

United States Bankruptcy Court
Eastern District of New York

In re:
Melissa L Teegardner
Debtor

Case No. 17-46255-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7

Page 1 of 2
Total Noticed: 74

Date Rcvd: Mar 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2018.

db Melissa L Teegardner, 133 Whitman Ave, Staten Island, NY 10308-3442
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9146723 AFS, PO Box 65018, Baltimore, MD 21264-5018
9146726 Amerisol, PO Box 65018, Baltimore, MD 21264-5018
9146727 Arstrat, PO Box 860102, Minneapolis, MN 55486-0102
9146731 Capl/l&t, PO Box 30253, Salt Lake City, UT 84130-0253
9146735 Citibank, Centralized Bk/Citicorp Credit Srvs, PO Box 790040, Saint Louis, MO 63179-0040
9146736 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
Saint Louis, MO 63179-0040
9146738 Citibankna, PO Box 6181, Sioux Falls, SD 57117-6181
9146739 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040,
Saint Louis, MO 63179-0040
9146743 Computer Credit Inc, 470 W Hanes Mill Rd, Winston Salem, NC 27105-9102
9146744 Dressbarn Capital One, PO Box 71106, Charlotte, NC 28272-1106
9146746 Enexia, 515 Broadway, Staten Island, NY 10310-2803
9146747 Gastrointestinal Assoc of LI, 700 Hicksville Rd Ste 204, Bethpage, NY 11714-3472
9146748 Glen Cove Hospital, PO Box 27683, New York, NY 10087-7683
9146751 Honda Financial Services, PO Box 7003, Holyoke, MA 01041-7003
9146752 John Biordi OB-GYN PC, 233 Willis Ave, Mineola, NY 11501-2432
9146755 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
9146756 Long Island Jewish Med Ctr, PO Box 29765, New York, NY 10087-9765
9146757 Mullooly Jeffery Rooney & Flynn, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449
9146770 NYU Winthrop Hospital, PO Box 10546, Uniondale, NY 11555-0546
9146758 Nassau Anesthesia Associates PC, 216 1st St, Mineola, NY 11501-3901
9146760 Nassau Emergency Medicine Pc, c/o Amerisol, PO Box 65018, Baltimore, MD 21264-5018
9146759 +Nassau Emergency Medicine Pc, c/o Amerisol, PO Box 65018, balimre, MD 21264-5018
9146761 Nassau Emergency Medicine, PC, PO Box 3137, Hicksville, NY 11802-3137
9146762 Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
9146768 Northwell Health, PO Box 29044, New York, NY 10087-9044
9146769 Northwell Health Physician Partners, PO Box 28372, New York, NY 10087-8372
9146771 OHS RN & Audiology Services, 108 Centre Blvd Ste 1, Marlton, NJ 08053-4132
9146774 PM Pediatrics of Bayside VIII, PO Box 21043, New York, NY 10087-1043
9146772 +Paul J Hooten & Assoc, PLLC, 5505 Nesconset Hwy Ste 203, Mount Sinai, NY 11766-2029
9146773 Physicians of University Hosepital, 1 Edgewater St Fl 6, Staten Island, NY 10305-4900
9146775 Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060
9146777 Schlessinger Eye & Face, 75 Froehlich Farm Blvd, Woodbury, NY 11797-2903
9146778 Staten Island University Hospital, PO Box 29772, New York, NY 10087-9772
9146786 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
9146787 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
Mason, OH 45040-8053
9146789 Winthrop Oncology/Hem Assoc, 700 Hicksville Rd, Bethpage, NY 11714-3471
9146790 Winthrop Pediatric Assoc, 700 Hicksville Rd, Bethpage, NY 11714-3471
9146792 Winthrop University Hospital, PO Box 10546, Uniondale, NY 11555-0546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Mar 07 2018 18:18:16
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Mar 07 2018 18:17:21
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9146724 EDI: HNDA.COM Mar 07 2018 23:13:00 American Honda Finance, 600 Kelly Way,
Holyoke, MA 01040-9681
9146725 EDI: HNDA.COM Mar 07 2018 23:13:00 American Honda Finance, PO Box 168088,
Irving, TX 75016-8088
9146728 EDI: CINGMIDLAND.COM Mar 07 2018 23:13:00 AT & T Mobility, PO Box 537104,
Atlanta, GA 30353-7104
9146730 EDI: BANKAMER.COM Mar 07 2018 23:13:00 Bankamerica, PO Box 982238,
El Paso, TX 79998-2238
9146729 EDI: BANKAMER.COM Mar 07 2018 23:13:00 Bank of America, NC4-105-03-14, PO Box 26012,
Greensboro, NC 27420-6012
9146732 EDI: CAPITALONE.COM Mar 07 2018 23:13:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
9146733 EDI: CAPITALONE.COM Mar 07 2018 23:13:00 Capital One,
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
9146734 EDI: CITICORP.COM Mar 07 2018 23:13:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
9146737 EDI: CITICORP.COM Mar 07 2018 23:13:00 Citibankna, PO Box 769006,
San Antonio, TX 78245-9006
9146740 EDI: WFNNB.COM Mar 07 2018 23:13:00 Comenity - Lane Bryant, PO Box 659728,
San Antonio, TX 78265-9728

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9146741 EDI: WFNNB.COM Mar 07 2018 23:13:00 Comenity -new York & Co, PO Box 659728,
San Antonio, TX 78265-9728

9146742 EDI: WFNNB.COM Mar 07 2018 23:13:00 Comenity- woman within, PO Box 659728,
San Antonio, TX 78265-9728

9146745 EDI: TSYS2.COM Mar 07 2018 23:13:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218

9146749 E-mail/Text: hannlegal@hannfinancial.com Mar 07 2018 18:17:17 Hann Financial Service,
1 Centre Dr, Jamesburg, NJ 08831-1564

9146750 E-mail/Text: hannlegal@hannfinancial.com Mar 07 2018 18:17:17 Hann Fncl,
Attention: Legal Department, 1 Centre Dr, Jamesburg, NJ 08831-1564

9146753 EDI: CBSKOHL.S.COM Mar 07 2018 23:13:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
Milwaukee, WI 53201-3043

9146754 +EDI: CBSKOHL.S.COM Mar 07 2018 23:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096

9146763 EDI: NAVIENTFFKASMSERV.COM Mar 07 2018 23:13:00 Navient, Attn: Claims Dept, PO Box 9500,
Wilkes Barre, PA 18773-9500

9146764 E-mail/Text: electronicbkydocs@nelnet.net Mar 07 2018 18:17:24 Nelnet Loans,
Nelnet Claims, PO Box 82505, Lincoln, NE 68501-2505

9146765 E-mail/Text: electronicbkydocs@nelnet.net Mar 07 2018 18:17:24 Nelnet Loans,
6420 Southpoint Pkwy, Jacksonville, FL 32216-0946

9146766 E-mail/Text: bnc@nordstrom.com Mar 07 2018 18:17:15 Nordstrom FSB,
ATTN: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555

9146767 E-mail/Text: bnc@nordstrom.com Mar 07 2018 18:17:15 Nordstrom/Td Bank USA,
13531 E Caley Ave, Englewood, CO 80111-6504

9146779 EDI: RMSC.COM Mar 07 2018 23:13:00 Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060

9146780 EDI: RMSC.COM Mar 07 2018 23:13:00 Synch/Toys R US, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060

9146781 EDI: RMSC.COM Mar 07 2018 23:13:00 Synch/toysrus, PO Box 965005,
Orlando, FL 32896-5005

9146782 EDI: WTRRN.BANK.COM Mar 07 2018 23:13:00 Target, C/O Financial & Retail Svcs Mailstopn BT,
PO Box 9475, Minneapolis, MN 55440-9475

9146783 EDI: WTRRN.BANK.COM Mar 07 2018 23:13:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673

9146784 EDI: CITICORP.COM Mar 07 2018 23:13:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497

9146785 +EDI: VERIZONEAST.COM Mar 07 2018 23:13:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

9146788 EDI: RMSC.COM Mar 07 2018 23:13:00 Walmart/Synchrony Bank, PO Box 530927,
Atlanta, GA 30353-0927

9146791 E-mail/Text: jriverson@winthrop.org Mar 07 2018 18:17:18 Winthrop University Hospital,
700 Hicksville Rd Ste 204, Bethpage, NY 11714-3472

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9146776* Professional Claims Bureau, Inc, PO Box 9060, Hicksville, NY 11802-9060

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; ahollander@windelsmarx.com; nl59@ecfcbis.com; jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Melissa L Teegardner kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Melissa L Teegardner**Social Security number or ITIN **xxx-xx-4223**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-46255-ess****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Melissa L Teegardner
 aka Melissa DiNapoli, aka Melissa
 DiNapoli-Teegardner

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: March 7, 2018

s/ Elizabeth S. Stong
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.